

UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE

Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee  
for Premium Mortgage Acquisition Trust

Plaintiff

vs.

Paul R. Dionne, Personal Representative to the  
Estate of Michael T. Haskell

Defendant

The Opportunity Alliance f/k/a People's  
Regional Opportunity Program

Party-In-Interest

Case No. 2:21-cv-00170-LEW

**JUDGMENT OF FORECLOSURE AND SALE**

47 Tapley Road, Buxton, Maine  
Book: 14856, Page 212

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on January 20, 2022. Plaintiff, Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust, was present and represented by Reneau J. Longoria, Esq. Defendant, Paul R. Dionne, Personal Representative to the Estate of Michael T. Haskell, did not appear; Party-In-Interest, The Opportunity Alliance f/k/a People's Regional Opportunity Program did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment is GRANTED. **JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendant or his heirs or assigns pay Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust (“Wilmington Savings”) the amount adjudged due and owing (\$182,140.24) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, Wilmington Savings shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing as of January 5, 2022:

<u>Description</u>	<u>Amount</u>
Principal Balance	\$111,091.91
Late Fees	\$772.00
Escrow Advance	\$13,863.48
Delinquent Interest	\$42,130.63
Corporate Advance Balance	\$14,178.98
Pending Hazard	\$103.24
<b>Grand Total</b>	<b>\$182,140.24</b>

2. If the Defendant or his heirs or assigns do not pay Wilmington Savings the amount adjudged due and owing (\$182,140.24) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, his remaining rights to possession of the Buxton Property shall terminate, and Wilmington Savings shall conduct a public sale of the Buxton Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$182,140.24 after deducting the expenses of the sale, with any surplus to be disbursed pursuant to Paragraph 5 of this Judgment, and in accordance with 14 M.R.S. § 6324. Wilmington Savings may not seek a deficiency judgment against the Defendant pursuant to the Plaintiff's waiver of deficiency at trial.

3. In the event that the Defendant, and anyone occupying the premises, do not vacate the property upon termination of his/her right to possession, Wilmington Savings may

reopen this matter to seek a Writ of Assistance and/or Writ of Possession to be served by the U.S. Marshals Service pursuant to Federal Rule of Civil Procedure 4.1(a) consistent with this Judgment.

4. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
5. The amount due and owing is \$182,140.24.
6. The priority of interests is as follows:
  - Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust has first priority, in the amount of \$182,140.24, pursuant to the subject Note and Mortgage.
  - The Opportunity Alliance f/k/a People's Regional Opportunity Program who has been defaulted.
  - Paul R. Dionne, Personal Representative to the Estate of Michael T. Haskell has the third priority behind the Plaintiff.
7. The prejudgment interest rate is 7.25000%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is .15%, *see* 28 U.S.C. § 1961.
8. The following information is included in this Judgment pursuant to 14 M.R.S. § 2401(3):

PARTIES

COUNSEL

PLAINTIFF

Wilmington Savings Fund  
Society, FSB, d/b/a Christiana  
Trust, not individually but as  
trustee for Pretium Mortgage  
Acquisition Trust  
c/o Pretium Mortgage Credit  
Management, 120 South Sixth  
Street, #2100  
Minneapolis, MN 55402

John A. Doonan, Esq.  
Reneau J. Longoria, Esq.  
Doonan, Graves & Longoria, LLC  
100 Cummings Center  
Suite 303C  
Beverly, MA 01915

DEFENDANT

Paul R. Dionne, Personal  
Representative to the Estate of  
Michael T. Haskell  
465 Main Street, Suite 201  
Lewiston, ME 04240

Pro Se

PARTIES-IN-INTEREST

The Opportunity Alliance f/k/a  
People's Regional Opportunity  
Program

C. Alan Beagle,  
10 Moulton Street  
Portland, ME 04101

- a) The docket number of this case is No. 2:21-cv-00170-LEW.
- b) All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 47 Tapley Road, Buxton, ME 04093, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 47 Tapley Road, Buxton, ME 04093. The Mortgage was executed by the Defendant, Michael T. Haskell on May 25, 2006. The book and page number of the Mortgage in the York County Registry of Deeds is Book 14856, Page 212.
- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 47 Tapley Road,

Buxton, ME 04093.

**SO ORDERED.**

Dated this 10th day of February, 2022.

/s/ Lance E. Walker  
UNITED STATES DISTRICT JUDGE